

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

October 11, 2012

Call to Order and Roll Call

The second meeting of the Navigator/Agent Subcommittee was held on Thursday, October 2012, at 1:30 p.m. in the Small Conference Room at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 1:30 p.m., and the secretary called the roll.

Subcommittee Members Present: Marcus Woodward, Chair; David Allgood, George “Chip” Atkins, III, Andrea Bennett (by phone), Jan Day, Carl Felix, Josie Hollon (by phone), John Kiebler, Jim Lawless, Jodi Mitchell, Don Mucci, Dr. Nicholas Payne (by phone), and Stacy Pruden.

Staff Present: Reina Diaz-Dempsey, Miriam Fordham, Wanda Fowler, Bill Nold, Brenda Parker, Gary Smith, and D. J. Wasson.

Approval of Minutes

A motion was made to accept the minutes of the October 4, 2012, meeting as submitted, seconded, and approved by voice vote.

Use of Terms Agent and Broker

The subcommittee discussed the usage of the terms “agent” and “broker”. Chairman Woodward recommended that a resolution be passed recognizing that there is no “broker” entity recognized by the state.

Discussion of In-Person Assisters

Bill Nold, Deputy Executive Director, Office of Kentucky Health Benefit Exchange, provided information to the subcommittee on In-Person Assisters. There is little guidance from the Centers for Medicare and Medicaid Services (CMS), but it appears federal funding is available to support these assisters, unlike Navigators where federal funding is not available. Arkansas is probably the leader in the country on this issue. There may be an opportunity for the state to obtain federal funding to support In-Person Assisters through 2014. A grant application would need to be submitted by November, 15, 2012, to pursue federal funding.

The subcommittee discussed identification of these In-Person Assisters; their roles and how they are distinguished from Navigators/Agents; the Arkansas In-Person Assister program; the meaning of outreach; lines of authority; conflict of interest; and certification and training for In-Person Assisters.

A motion was made that the Office of the Kentucky Health Benefit Exchange proceed with establishing an In-Person Assister program and pursue federal funding for this program,

consistent with federal and state laws, including training and certification requirements. The motion was seconded and approved by voice vote

Discussion of Role of Agents in Small Group Markets

Jim Lawless presented a report to the subcommittee regarding requiring SHOP enrollees to work through agents/brokers in order to receive coverage through the Exchange. Based upon his analysis of the small group market in Kentucky and other research, Mr. Lawless made a recommendation that the subcommittee not take any action at this time since the small group market is being served almost exclusively through brokers. A recommendation was made to add this topic to the agenda of the SHOP Subcommittee.

Training and Certification of Navigators and Agents

A group has previously looked into many of these issues. A preliminary report of those findings will be made available to the subcommittee for the next meeting, and this issue will be taken up at that time. The importance of agents in the training of navigators was thought to be essential.

Other Business

Members suggested that compensation, costs and funding of Navigators, renewals, tail premiums, and minimum loss ratio (MLR) be considered as potential topics to be discussed by the subcommittee. Bill Nold stated that Navigators are a requirement in both the individual and small group market but believes that it is possible to specialize in group or individual markets which can be a future item of discussion. A joint meeting with the SHOP Subcommittee was recommended. An inventory of assets is possible to further the discussion of In-Person Assistants at the next meeting.

The next meeting of the subcommittee is scheduled for 1:30 p.m. on Thursday, October 18, 2012, at the Office of the Kentucky Health Benefit Exchange.

Adjournment

The meeting was adjourned at 2:55 p.m.